

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

In re Michael A Gamble
Debtor

Case No. 10-33609
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WELLS FARGO BANK N.A.

Court claim no. (if known): 19

Last four digits of any number you
use to identify the debtor's account: 4418

Date of payment change:
Must be at least 21 days after date of this notice 04/01/2013

Uniform Claim Identifier:

New total payment:
Principal, Interest, and escrow, if any \$1,137.46

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 2.875%

New interest rate: 2.875%

Current principal and interest payment: \$1,137.46

New principal and interest payment: \$1,137.46

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor. I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Jason Winters _____ Date 02/21/2013 _____

Print: Jason Winters

Title VP of Loan Documentation

Company Wells Fargo Home Mortgage
Address MAC X7801-014
3476 Stateview Blvd.
Fort Mill, SC 29715

Specific Contact Information:
P: 800-274-7025
E: NoticeOfPaymentChangeInquiries@wellsfargo.co

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

Chapter 13 No. 10-33609

Judge: Judge Daniel S. Opperman.Flint

In re:

Michael A Gamble

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on February 21, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Michael A Gamble
8359 Gale Rd
Goodrich, MI 48438

Debtor's Attorney: Adam M. Roose
Klimmek & Roose PLC
29829 Greenfield Rd., Suite 102
Southfield, MI 48076

Trustee: Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

/s/ Bill Taylor

Authorized Agent

NMC-PG01/01-AR601-C708

January 18, 2013

Michael A Gamble
8359 Gale Rd
Goodrich MI 48438

**Notice of Intent to Change the Interest
Rate on Adjustable Rate Mortgage**

Loan Number: XXXXXXXXXX-708

Current New

Interest Rate: 2.87500% 2.87500%

Index Rate: 0.12000% 0.14000%

Interest Rate Effective Date: 03-01-13

Payment Effective Change Date: 04-01-13

Number of Months to Next Adjustment: 12 months

Remaining Loan Term: 252 months

Current Principal and Interest Payment \$ 1,137.46

New Principal & Interest Payment: \$ 1,137.46

Total Payment Amount (including escrow items if applicable): \$ 1,137.46 *

If you have an escrow account, please refer to the billing statement for
the escrow portion of your payment.

Projected Unpaid Principal Balance: \$ 214,997.33 **

Index Source: 1 YEAR US TREASURY SECURITY WEEKLY AVERAGE

Published Date: 01-14-13

Margin: 2.75000%

* Could be subject to further change from an escrow analysis.

** The projected unpaid principal balance assumes payments due prior to
the change date are received on or prior to the due date.

The new Interest Rate is the sum of the New Index plus Margin stated
above. This total may be different due to rounding and limitations (caps
and floors) as specified in your Note. If your loan is going through the
first interest rate adjustment, the interest rate you have been paying
was the initial interest rate and not based on the movement of the index
named above.

the Payment Effective Change Date given above. If you are an Automatic Mortgage Payment customer, the new payment will be deducted from your account in the month the change becomes effective.

If you have questions, please call one of our servicing representatives at (866) 234-8271, Monday through Friday, 6 AM to 10 PM; or Saturday, 8 AM to 2 PM; Central Time.

****EOL****